

Certificate Number: 12433-PAE-DE-029519016

Bankruptcy Case Number: 12-13944



12433-PAE-DE-029519016

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 1, 2017, at 8:49 o'clock AM EDT, Melissa L. Baer completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 2, 2017 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher

Certificate Number: 12433-PAE-DE-029446977

Bankruptcy Case Number: 12-13944



12433-PAE-DE-029446977

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 19, 2017, at 7:47 o'clock PM EDT, Thomas M. Ginder completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 19, 2017 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher